UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF PENNSYLVANIA

In re: Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Larry D. Smith, Jr. a/k/a Larry D. Smith

Debtor 1

Lakeview Loan Servicing, LLC

Movant(s)

v.

Larry D. Smith, Jr. a/k/a Larry D. Smith

Respondent(s)

Charles J. DeHart, III, Esquire Standing Chapter 13 Trustee

Additional Respondent

Chapter 13

Case No. 1:20-BK-01221-HWV

Matter: Motion for Relief from the Automatic Stay

Document No. 40

DEBTOR(S)' ANSWER TO MOVANT(S)' MOTION FOR RELIEF FROM THE AUTOMATIC STAY

AND NOW, come the Debtor(s), Larry D. Smith, Jr., through their attorney, Paul D. Murphy-Ahles, Esquire and DETHLEFS PYKOSH & MURPHY, who files the within Debtor(s)' Answer to Movant(s)' Motion for Relief from the Automatic Stay and aver as follows:

- 1. Admitted.
- 2. Admitted.
- 3. Admitted.
- 4. Admitted.
- 5. Admitted.
- 6. Admitted. Debtor(s) stand ready to bring their account current per stipulation terms agreeable to the parties.
- 7. Admitted. Debtor(s) stand ready to bring their account current per stipulation terms agreeable to the parties.
- 8. Paragraph 8 contains a conclusion of law to which no response is required.
- 9. Admitted.
- 10. Denied. Debtor(s) are without sufficient knowledge as to the truth of the averments as stated in Paragraph 10; therefore, they are denied.
 - 11. Paragraph 11 contains a conclusion of law to which no response is required.

WHEREFORE, Debtor(s) requests this Court deny the requested relief.

Respectfully submitted, **DETHLEFS PYKOSH & MURPHY**

Date: November 9, 2020 /s/ Paul D. Murphy-Ahles

Paul D. Murphy-Ahles, Esquire PA ID No. 201207 2132 Market Street Camp Hill, PA 17011 (717) 975-9446 pmurphy@dplglaw.com Attorney for Debtor(s)

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CERTIFICATE OF SERVICE

I hereby certify that on Wednesday, February 3, 2021, I served a true and correct copy of the Debtor(s)' Answer to

Movant(s)' Motion for Relief from the Automatic Stay in this proceeding via electronic means upon the following:

Rebecca Solarz, Esquire KML Law Group, PC 701 Market Street, Suite 5000 Philadelphia, PA 19106 Counsel for Movant(s)

Charles J. DeHart, III, Esquire Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036

Office of the United States Trustee Ronald Reagan Federal Building 228 Walnut Street, Room 1190 Harrisburg, PA 17101

/s/ Kathryn S. Greene

Kathryn S. Greene, RP®, Pa.C.P. Paralegal for Paul D. Murphy-Ahles, Esquire